



H.R. 3779; the Social Security Fraud Prevention Act of 2015

Legislative Summary

Identity theft is one of the fastest growing crimes in the United States and is cited by the Federal Trade Commission as “*one of the most reported consumer fraud complaints.*” In the current fiscal environment, identity theft and associated crimes, such as credit card and document fraud, threaten the financial security of millions of Americans, as well the economic stability of the United States as a whole.

H.R. 3779; the Social Security Fraud Prevention Act of 2015 addresses concerns regarding the prevalence of Social Security Numbers (SSN(s)) on government-issued documents. In order to reduce the occurrence of identity theft, this legislation seeks to specify the circumstances under which inclusion of full SSNs are necessary and otherwise partially redact or completely remove the SSN from government-issued documents.

Facts

The occurrence of identity theft is a significant problem, whereby an estimated 13 million Americans experienced some form of financial identity theft and fraud in 2014 which resulted in \$16 billion of stolen money.

A SSN is the most important number issued to a United States citizen, permanent resident, and temporary resident. This number is used for identification purposes in almost every facet of life and must be safeguarded against identity theft.

Key Provisions

H.R. 3779 directs the government to use full SSNs on printed documents only when considered necessary and, if necessary, to use partially redacted SSNs when possible. Additionally, it will prohibit the visibility of printed SSNs on documents sent through the mail.

This legislation will help protect Americans, especially children, veterans, and senior citizens, from identity theft and fraud by reducing the number of mailed documents containing full SSNs.

